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☐ 1 **ELECTRONIC FUNDS TRANSFER - WHO NEEDS IT** - JAN. 1975 - ABI/INFORM®

☐ 2 **Understanding the Debit Card** - May/Jun 1982 - ABI/INFORM®

☐ 3 **Electronic payment trend poses problem to truck stop operators. (column)** - Oct 5 - 1984 - Gale Group Trade and Industry Database™

☐ 4 **Fault-Tolerant Computers: Who's Using Them and Why** - May 1986 - ABI/INFORM®

☐ 5 **Telenet Communications Corporation Demonstrates Local Review Enhancement for TeleCARD (SM) Service at ABA National Bank Card Conference.** - September 9, 1986 - Gale Group PROMT®

☐ 6 **Automated tellers pave way for electronic POS purchases.** - Nov 24 - 1986 - Gale Group Trade and Industry Database™

☐ 7 **MasterCard system joins telecom, DP. (the Banknet telecommunications system)** - March 9 - 1987 - Gale Group Computer Database™

☐ 8 **Retailers replacing cash with ATM cards to lure customers: no cash down. (automated teller machine) (Section II: Connectivity)** - Dec 1 - 1987 - Gale Group Computer Database™

☐ 9 **JC Penney combines credit unit with servicing subsidiary** - October 12, 1988 - Gale Group PROMT®

☐ 10 **Debit card security: working from the inside out. (includes related article on security and home banking)** - Dec - 1988 - Gale Group Computer Database™

☐ 11 **85 convenience stores install scrip dispensers for POS. (point-of-sale systems)** - Nov 20 - 1989 - Gale Group Trade and Industry Database™

☐ 12 **Citibank introduces new technology in credit card management for hotels. (product announcement)** - June 19 - 1990 - Gale Group Trade and Industry Database™

☐ 13 **Hardware update. (developments in user and component interfaces in restaurant point-of-sale systems)** - July 20 - 1990 - Gale Group Trade and Industry Database™

☐ 14 **W. H. SMITH SELECTS CONNEX (TM) SOFTWARE FOR EFTPOS** - Sept 18 - 1990 - Gale Group PROMT®

☐ 15 **Supermarket POS moving right along. (point-of-sale systems)** - Oct 1 - 1990 - Gale Group Trade and Industry Database™

☐ 16 **The Impact of New Technology** - Mar 20, 1991 - Word Count: 1295 - ABI/INFORM®

☐ 17 **The impact of new technology. (Computer Link)** - March 20 - 1991 - Gale Group Trade and Industry Database™

☐ 18 **Florida State University's prepaid/debit card piques industry's interest (state banking regulators and financial institutions)** - June 10 - 1991 - Gale Group Trade and Industry Database™

☐ 19 **Developments in merger law and enforcement in 1990-91. (1991 Annual Meeting)** - Summer - 1991 - Gale Group Trade and Industry Database™

☐ 20 **Bank of Scotland has installed Connex EFT software, provided by Connex Europe, a joint marketing venture of SD-Scicon UK Ltd. and Deluxe Data Systems. (Briefs)** - August 19 - 1991 - Gale Group Trade and Industry Database™

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☐ 5 **The impact of new technology. (Computer Link)** - March 20 - 1991 - Gale Group Trade and Industry Database™

☐ 6 **EDS Runs For The Roses On A Value-Added Horse** - Feb 11 - 1992 - Word Count: 441 - Gale Group PROMT®

☐ 7 **Strategic control in the extended enterprise** - 1993 - Word Count: 19176 - ABI/INFORM®

☐ 8 **Portfolio accounting/management systems. (1993 edition) (Buyers Guide)** - Jan - 1993 - Gale Group Computer Database™

☐ 9 **The rise of electronic payments networks and the future role of the Fed with regard to payment finality** - Mar/Apr 1993 - Word Count: 11561 - ABI/INFORM®

☐ 10 **VISA: RETAIL MERCHANTS GEAR UP FOR DEBUT OF CUSTOMIZED PAYMENT PROCESSING SERVICE** - March 11 - 1993 - Gale Group Trade and Industry Database™

☐ 11 **The outer limits** - Apr 1993 - Word Count: 1505 - ABI/INFORM®

☐ 12 **The Outer Limits** - April - 1993 - Word Count: 1516 - Gale Group PROMT®

☐ 13 **VeriFone's OMNI 390 Transaction System Features Easy-to-use, ATM-style Interface** - April 20 - 1993 - Word Count: 982 - Gale Group PROMT®

☐ **14 <u>VERIFONE: VERIFONE'S OMNI 390 TRANSACTION SYSTEM FEATURES EASY-TO-USE, ATM-</u>**
.   **<u>STYLE INTERFACE</u>** - April 20 - 1993 - Gale Group Trade and Industry Database™

☐ **15 <u>The box makers bounce back</u>** - May 1993 - Word Count: 1295 - ABI/INFORM®

☐ **16 <u>The Box Makers Bounce Back</u>** - May - 1993 - Word Count: 1344 - Gale Group PROMT®

☐ **17 <u>VISA 2000</u>** - June - 1993 - Word Count: 125 - Gale Group PROMT®

☐ **18 <u>The future of bankcard authorization: Qualifying for the lowest rates</u>** - Oct 1993 - Word Count: 801 - ABI/INFORM®

☐ **19 <u>Qualifying for the lowest rates. (The Future of Bankcard Authorization)</u>** - Oct - 1993 - Gale Group Trade and Industry Database™

☐ **20 <u>A Statistical Snapshot</u>** - Oct - 1993 - Word Count: 436 - Gale Group PROMT®

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☐ 21 **QUALIFYING FOR THE LOWEST RATES** - Oct - 1993 - Word Count: 809 - Gale Group PROMT®

☐ 22 **In the interactive age, keeping up is key. (interactive banking services will revolutionize the industry) (Column)** - April 12 - 1994 - Gale Group Trade and Industry Database™

☐ 23 **Rules for nationwide EBT system expected from U.S. within a year. (electronic benefits transfer) (Brief Article)** - April 13 - 1994 - Gale Group Trade and Industry Database™

☐ 24 **VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR RESTAURANT MARKET** - April 28 - 1994 - Word Count: 882 - Gale Group PROMT®

☐ 25 **Computers and multiunit food-service operations** - Jun 1994 - Word Count: 5165 - ABI/INFORM®

☐ 26 **Understanding financial futures** - Jul/Aug 1994 - Word Count: 2946 - ABI/INFORM®

☐ 27 **Making POS debit happen in the marketplace: A case history** - Jul 1994 - Word Count: 3456 - ABI/INFORM®

☐ 28 **The automated clearinghouse system: Moving toward electronic payment** - Jul/Aug 1994 - Word Count: 4086 - ABI/INFORM®

☐ 29 **Making POS debit happen in the marketplace: a case in history. (point-of-sale debit cards)** - July - 1994 - Gale Group Trade and Industry Database™

☐ 30 **Citi teams up with Lockheed to compete for EBT business. (Citicorp, Lockheed Information Management Services Co.; to jointly bid for electronic benefits transfer state contracts) (Brief Article)** - August 12 - 1994 - Gale Group Trade and Industry Database™

☐ 31 **Bankers say yes (mostly) to EBT. (electronic benefits transfer)** - Oct - 1994 - Gale Group Trade and Industry Database™

☐ 32 **Who's guarding the till at the CyberMall? (includes related articles on five transaction requirements, banks on the Internet and electronic commerce)** - Feb 15 - 1995 - Gale Group Trade and Industry Database™

☐ **33 <u>Statements to the Congress</u>** - May 1996 - Word Count: 7582 - ABI/INFORM®

☐ **34 <u>Internet commerce set for takeoff. (includes related article on factors delaying Internet commerce) (Internet/Web/Online Service Information)</u>** - July - 1996 - Gale Group Computer Database™

☐ **35 <u>Clearing and settlement of U.S. dollar payments: Back to the future?</u>** - Sep/Oct 1996 - Word Count: 11606 - ABI/INFORM®

☐ **36 <u>Risk management's final frontier</u>** - Sep 1996 - Word Count: 4996 - ABI/INFORM®

☐ **37 <u>Are corporate procurement cards for you? (includes related article on buying and paying trends)</u>** - Sep - 1996 - Gale Group Trade and Industry Database™

☐ **38 <u>Smart cards make major inroads but technical, usage issues loom</u>** - Aug 1997 - Word Count: 794 - ABI/INFORM®

☐ **39 <u>Which method should you settle for?</u>** - Sep 1997 - Word Count: 4129 - ABI/INFORM®

☐ **40 <u>ACI and USPI to Create EFT Transaction Platform for Winn-Dixie</u>** - Oct 21 - 1997 - Word Count: 623 - Gale Group PROMT®

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☐ 41 <u>Put your money where your net is. (computer network security) (includes related article on tips on security measures for online credit card payment systems)</u> - Nov - 1997 - Gale Group Trade and Industry Database™

☐ 42 <u>REPEAT/Star System Inc. Inaugurates EFT Industry's First Intranet; Collaborative Effort With General Electric Allows Quick Interaction Between Members.</u> - Dec 5 - 1997 - Word Count: 705 - Gale Group PROMT®

☐ 43 <u>Star System Inc. Inaugurates EFT Industry's First Intranet; Collaborative Effort With General Electric Allows Quick Interaction Between Members.</u> - Dec 5 - 1997 - Gale Group Trade and Industry Database™

☐ 44 <u>Citibank profitably pioneers electronic benefits transfer programs.</u> - Winter - 1997 - Gale Group Trade and Industry Database™

☐ 45 <u>The Polish T-bond market</u> - Feb 1998 - Word Count: 2210 - ABI/INFORM®

☐ 46 <u>Faster charges.(MasterCard's VPN)(Company Operations)</u> - Feb - 1998 - Word Count: 534 - Gale Group PROMT®

☐ 47 <u>Haitian Bank Licenses ARKSYS' Credit Card Solution</u> - Feb 3 - 1998 - Word Count: 257 - Gale Group PROMT®

☐ 48 <u>NPC and VeriFone Offer Advanced Check Payment Solution</u> - Feb 24 - 1998 - Word Count: 834 - Gale Group PROMT®

☐ 49 <u>Taking on the broker-dealers</u> - May 1998 - Word Count: 3427 - ABI/INFORM®

☐ 50 <u>Building the complete transaction machine</u> - May 1998 - Word Count: 3425 - ABI/INFORM®

☐ 51 <u>EBT's Plastic Potholes Scar A Paperless Trail.</u> - May 27 - 1998 - Word Count: 1650 - Gale Group PROMT®

☐ 52 <u>Managing the exchange risks of international transactions</u> - Jun 1998 - Word Count: 8367 - ABI/INFORM®

53 <u>The future of retail has arrived</u> - Jun 1998 - Word Count: 1334 - ABI/INFORM®

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☐ 54 **The Future of Retail has Arrived.(electronic commerce)** - June - 1998 - Gale Group Trade and Industry ·Database™

☐ 55 **Custodians want broking business** - Third Quarter 1998 - Word Count: 3422 - ABI/INFORM®

☐ 56 **The rise and sprawl of a card services empire** - Jul 1998 - Word Count: 2063 - ABI/INFORM®

☐ 57 **Currency choice in industrial pricing: A cross-national evaluation** - Jul 1998 - Word Count: 10764 - ABI/INFORM®

☐ 58 **Outsourcing the procurement-through-payables process. (includes related articles)** - July - 1998 - Gale Group Trade and Industry Database™

☐ 59 **The rise and sprawl of a card services empire.(First Data Corp.)(Company Profile)** - July - 1998 - Gale Group Trade and Industry Database™

☐ 60 **Visa's Double-Barreled Blast At Debit Card Fraud.** - August 11 - 1998 - Word Count: 1525 - Gale Group PROMT®

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☐ **61** <u>Find the winning payments combination</u> - Sep 1998 - Word Count: 3050 - ABI/INFORM®

☐ **62** <u>Stepping up the fraud fight</u> - Oct 1998 - Word Count: 2033 - ABI/INFORM®

☐ **63** <u>Stepping up the fraud fight.(debit cards)</u> - Oct - 1998 - Word Count: 2056 - Gale Group PROMT®

☐ **64** <u>Identifying the critical components of a closed-loop purchasing solution</u> - Mar/Apr 1999 - Word Count: 2912 - ABI/INFORM®

☐ **65** <u>Concord EFS, Inc. Announces Completion of Acquisition With Electronic Payment Services, Inc.</u> - March 1 - 1999 - Word Count: 424 - Gale Group PROMT®

☐ **66** <u>Retailers Threatening a Rebellion Over Higher Card-Acceptance Fees.</u> - March 17 - 1999 - Word Count: 1063 - Gale Group PROMT®

☐ **67** <u>Multicurrency processing launched.</u> - March 24 - 1999 - Word Count: 291 - Gale Group PROMT®

☐ **68** <u>Mortgage shopping in the future.</u> - April - 1999 - Gale Group Trade and Industry Database™

☐ **69** <u>INDUSTRY BRIEFS.</u> - April 21 - 1999 - Word Count: 632 - Gale Group PROMT®

☐ **70** <u>AMERICAN COMPANIES IN JAPAN.</u> - June - 1999 - Word Count: 16446 - Gale Group PROMT®

☐ **71** <u>U.S. Wireless Data and Paymentech Sign Transaction Processing Agreement.</u> - August 10 - 1999 - Word Count: 807 - Gale Group PROMT®

☐ **72** <u>IFS International Delivers Banking Institutions The Ability To Globally Manage And Control All Aspects Of Payment Card Processing.</u> - August 24 - 1999 - Word Count: 778 - Gale Group PROMT®

☐ **73** <u>Ever-expanding options in the way you pay</u> - Sep 1999 - Word Count: 2353 - ABI/INFORM®

☐ **74** <u>The Online Selling Game.(setting up an e-commerce store)(Industry Trend or Event)</u> - Sept - 1999 - Word Count: 3468 - Gale Group PROMT®

 75 <u>Stockreporter.de Announces Investment Opinion on XtraNet Systems Inc.</u> - Sept 8 - 1999 - Word Count:

☐　　　3243 - Gale Group PROMT®

☐ 76 **Turkish Network Selects Oasis e-payment Software to Support Growing Electronic Transaction Volumes;** **·Oasis-Enabled System Reduces Costs, Expands Capacity, and Boosts Performance.** - Sept 16 - 1999 - Word Count: 627 - Gale Group PROMT®

☐ 77 **Transaction Processing Capability Added to Integrated Concepts, Inc.'s Managed E-Commerce (MEC)** **Application Suite with VirtualNet(TM) Certification.** - Sept 30 - 1999 - Word Count: 914 - Gale Group PROMT®

☐ 78 **Transaction Processing Capability Added to Managed E-Commerce -MEC- Application Suite With** **VirtualNet Certification.** - Sept 30 - 1999 - Word Count: 918 - Gale Group PROMT®

☐ 79 **RightCHOICE Third Quarter Net Income 21 Cents Per Share.** - Oct 26 - 1999 - Word Count: 1856 - Gale Group PROMT®

☐ 80 **Oasis Technology Provides Internet Payment Software to Drive Bank of Bermuda's Global E-Commerce** **Payment Gateway.** - Dec 7 - 1999 - Word Count: 625 - Gale Group PROMT®

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BUSINESS WIRE	610
BUSINESS WIRE	810
MCGRAW-HILL PUBS	624
NEW PRODUCT ANNMNT	621
NEWSLETTER DB	636
PR NEWSWIRE	613
PR NEWSWIRE	813
SAN JOSE MERCURY	634
GLOBAL REPORTER	20
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☐ 1 **FED UNVEILS PLANS FOR ENHANCING PAYMENTS SYSTEM** - April 10 - 1991 - Gale Group Newsletter Database™

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☐ 3 **VeriFone's OMNI 390 Transaction System Features Easy-to-use, ATM-style Interface** - April 20 - 1993 - Gale Group New Product Announcements/Plus®

☐ 4 **ALBERTA ENERGY OFFERS EBB, INDEX TO SPUR SPOT TRADING AT AECO C HUB** - November 5, 1993 - The McGraw-Hill Companies Publications Online

☐ 5 **VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR RESTAURANT MARKET** - April 28 - 1994 - Gale Group New Product Announcements/Plus®

☐ 6 **MasterCard And Visa Plan An Attack On Debit Risk** - July 12 - 1994 - Gale Group Newsletter Database™

☐ 7 **The Bad Check Blizzard** - December 1996 - Business & Industry®

☐ 8 **An ATM Maverick Tackles Home Banking** - May 1997 - Business & Industry®

☐ 9 **ACI and USPI to Create EFT Transaction Platform for Winn-Dixie** - Oct 21 - 1997 - Gale Group New

☐ 10 <u>STAR SYSTEM INC</u> - **Star System Inc. Inaugurates EFT Industry's First Intranet; Collaborative Effort With General Electric Allows Quick Interaction Between Members** - December 05, 1997 - Business Wire

☐ 11 <u>RPT STAR SYSTEM INC</u> - **REPEAT/Star System Inc. Inaugurates EFT Industry's First Intranet; Collaborative Effort With General Electric Allows Quick Interaction Between Members** - December 05, 1997 - Business Wire

☐ 12 <u>**Haitian Bank Licenses ARKSYS' Credit Card Solution**</u> - Feb 3 - 1998 - Gale Group New Product Announcements/Plus®

☐ 13 <u>**NPC and VeriFone Offer Advanced Check Payment Solution**</u> - Feb 24 - 1998 - Gale Group New Product Announcements/Plus®

☐ 14 <u>GEMPLUS</u> - **Gemplus Smart Cards in First System to Combine Stored Value Application With Biometric Security; 20,000 Smart Cards Issued to Recruits At Ft. Sill** - April 17, 1998 - Business Wire

☐ 15 <u>**ATUG BRIEFS**</u> - May 8 - 1998 - Gale Group Newsletter Database™

☐ 16 <u>**EBT's Plastic Potholes Scar A Paperless Trail.**</u> - May 27 - 1998 - Gale Group Newsletter Database™

☐ 17 <u>**Visa's Double-Barreled Blast At Debit Card Fraud**</u> - August 11, 1998 - Business & Industry®

☐ 18 <u>**Stepping Up The Fraud Fight**</u> - October 1998 - Business & Industry®

☐ 19 <u>**Concord EFS, Inc. Announces Completion of Acquisition With Electronic Payment Services, Inc.**</u> - March 1 - 1999 - Gale Group New Product Announcements/Plus®

☐ 20 <u>**Retailers Threatening a Rebellion Over Higher Card-Acceptance Fees**</u> - **Cards** - March 17, 1999 - World Reporter

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NEWSLETTER DB	636
PR NEWSWIRE	613
PR NEWSWIRE	813
SAN JOSE MERCURY	634
GLOBAL REPORTER	20
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☐ 21 <u>Multicurrency processing launched.</u> - March 24 - 1999 - Gale Group Newsletter Database™

☐ 22 <u>Hypercom Teams Up with Concord EFS to Deliver End-to-End Signature Capture and Retrieval Solution to Retail Merchants</u> - Tuesday - March 30, 1999 - Word Count: 1,028 - Business Wire

☐ 23 <u>INDUSTRY BRIEFS.</u> - April 21 - 1999 - Gale Group Newsletter Database™

☐ 24 <u>Deluxe to Combine Electronic Transaction and Payment Protection Businesses Into Powerful eFunds Corp.</u> - April 22, 1999 - PR Newswire

☐ 25 <u>Mondex Sends A Multiapplication Message</u> - July 1999 - Business & Industry®

☐ 26 <u>Electronic Clearing House Announces Third-Quarter Results</u> - Wednesday - August 4, 1999 - Word Count: 747 - Business Wire

☐ 27 <u>U.S. Wireless Data and Paymentech Sign Transaction Processing Agreement.</u> - August 10 - 1999 - Gale Group New Product Announcements/Plus®

☐ 28 <u>IFS International Delivers Banking Institutions The Ability To Globally Manage And Control All Aspects Of Payment Card Processing.</u> - August 24 - 1999 - Gale Group New Product Announcements/Plus®

☐ 29 <u>Stockreporter.de Announces Investment Opinion on XtraNet Systems Inc.</u> - Wednesday - September 8, 1999 - Word Count: 3,285 - Business Wire

☐ 30 **Turkish Network Selects Oasis e-payment Software to Support Growing Electronic Transaction Volumes; Oasis-Enabled System Reduces Costs, Expands Capacity, and Boosts Performance.** - Sept 16 - 1999 - Gale Group New Product Announcements/Plus®

☐ 31 **Transaction Processing Capability Added to Integrated Concepts, Inc.'s Managed E-Commerce (MEC) Application Suite with VirtualNet(TM) Certification.** - Sept 30 - 1999 - Gale Group New Product Announcements/Plus®

☐ 32 **Transaction Processing Capability Added to Managed E-Commerce -MEC- Application Suite With VirtualNet Certification.** - Sept 30 - 1999 - Gale Group New Product Announcements/Plus®

☐ 33 **RightCHOICE Third Quarter Net Income 21 Cents Per Share.** - Oct 26 - 1999 - Gale Group New Product Announcements/Plus®

☐ 34 **Commerx Chooses eCredit.com to Automate its Online Credit and Financing** - Monday - November 8, 1999 - Word Count: 546 - Business Wire

☐ 35 **SURVEY - STRATE - SWISS SYSTEM HAS PROVEN TRACK RECORD** - November 30, 1999 - World Reporter

☐ 36 **Oasis Technology Provides Internet Payment Software to Drive Bank of Bermuda's Global E-Commerce Payment Gateway.** - Dec 7 - 1999 - Gale Group New Product Announcements/Plus®

☐ 37 **(PR) Oasis Technology Provides Internet Payment Software to Drive Bank of Bermuda's Global E-Commerce Payment Gateway** - December 07, 1999 - World Reporter

☐ 38 **VERIFONE: VERIFONE'S OMNI 390 TRANSACTION SYSTEM FEATURES EASY-TO-USE, ATM-STYLE INTERFACE** - April 20, 1993 - PR Newswire

☐ 39 **VISA: RETAIL MERCHANTS GEAR UP FOR DEBUT OF CUSTOMIZED PAYMENT PROCESSING SERVICE** - March 11, 1993 - PR Newswire

☐ 40 **CITIBANK INTRODUCES NEW TECHNOLOGY IN CREDIT CARD MANAGEMENT FOR HOTELS** - June 19, 1990 - PR Newswire

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